

EXHIBIT B

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

AMERICAN SERVICE INSURANCE)
COMPANY, an Illinois insurance company,)

Plaintiff,)

v.)

Case No.: 08 C 443

NAFTA GENERAL AGENCY, a Texas)
corporation, UNDERWRITERS MGA,)
INC., a Texas corporation, and)
RAMON VILLARREAL, an individual,)

Defendants.)

Judge Coar

AFFIDAVIT OF RAMON VILLAREAL

I, Ramon Villareal, being first duly sworn, hereby depose and state as follows:

1. I am the President of Underwriters, MGA, Inc. ("Underwriters MGA"), one of the Defendants in the above-captioned action. I am over the age of eighteen (18) and I have personal knowledge of the facts set forth in this Affidavit.

2. I have been the President and CEO of Underwriters, MGA, Inc. since approximately 1991.

3. Underwriters MGA is in the business of managing specialty programs for insurance companies. One of those programs is the Non-Resident Program, through third-party administrators in Mexico, through which it offers liability insurance for private passenger automobiles and/or commercial vehicles, to Mexican Nationals who anticipate driving into the United States.

4. Underwriters MGA is a licensed Managing General Agent in the State of Texas. This allows Underwriters MGA to contract with third-party insurance agencies to sell insurance in the State of Texas.

5. Underwriters MGA does not have any license or legal authority to sell any vehicle insurance in the Country of Mexico. Underwriters MGA has contracted with several third-party insurance brokers in Mexico to sell insurance policies in Mexico. In connection with those contracts, Underwriters MGA receives a certain percentage of the proceeds of sales of insurance policies by third-party insurance brokers.

6. I was also President of NAFTA General Agency ("NAFTA"), another Defendant in the above-referenced matter. In connection with my position as President of NAFTA, I participated in the negotiation of the July 1, 2006 "Program Manager Agreement" between ASI, Underwriters MGA and others (the "PMA"). I signed the PMA in my capacity as Director of President of NAFTA. My signature appears on page 31 of the PMA.

7. I negotiated the PMA directly with Thomas A. Osmann, the President and CEO of ASI, among others. Mr. Osmann also signed the PMA, and his signature appears on page 31 of the PMA.

8. Throughout our negotiations regarding the PMA, ASI's representatives were at all times well aware of the fact that Underwriters MGA did not have any license or other legal authority to sell insurance backed by ASI, or by any other entity, in Mexico.

9. As a consequence of the fact that Underwriters MGA cannot sell insurance policies in Mexico, ASI requested that third-party insurance brokers that Underwriters MGA contracted with to sell policies in Mexico agree to be part of the PMA. Underwriters MGA, ASI,

NAFTA and ALMEX and ARIMEX subsequently executed "Endorsement G" to the PMA in February 2007. Paragraph 5 of Endorsement G states, in relevant part, as follows:

"UNDERWRITERS MGA, INC., ALMEX SEGUROS, S.A. de C.V., and ASESORES de REISGOS INTERNACIONALES DE MEXICO, S.A. de C.V. (ARIMEX), IN ADDITION TO [UNDERWRITERS MGA] entities authorized to conduct business under" the PMA.

10. ALMEX Seguros, S.A. de C.V. ("ALMEX"), and ASESORES DE Reisgos Internacionales De Mexico, S.A. de C.V. ("ARIMEX") are each Mexican companies with authority to sell insurance in Mexico. Those insurance brokers, in turn, retain independent agents to sell insurance policies in Mexico.

11. Under the PMA, ASI authorized both ALMEX and ARIMEX were to sell insurance policies backed by ASI in Mexico.

12. ALMEX is a wholly independent entity from Underwriters MGA. Underwriters MGA does business with ALMEX entirely by contract, pursuant to which ALMEX acts as third-party which retains insurance agents to sell policies in Mexico. Untied MGA does not have any ownership interest in ALMEX. Underwriters MGA does not operate ALMEX. No officers, directors or employees of Underwriters MGA act as officers, directors or employees of ALMEX. Underwriters MGA has no ability to control the conduct of ALMEX or its employees.

13. ARIMEX is a wholly independent entity from Underwriters MGA. Underwriters MGA does business with ARIMEX entirely by contract, pursuant to which ARIMEX acts as third-party which sells insurance policies in Mexico. Underwriters MGA does not have any ownership interest in ARIMEX. Underwriters MGA does not operate ARIMEX. No officers, directors or employees of Underwriters MGA act as officers, directors or employees of ARIMEX. Underwriters MGA has no ability to control the conduct of ARIMEX or its employees.

14. Another third-party with whom Underwriters MGA contracted to sell ASI insurance policies in Mexico is Asesores de Riesgos Internacionales, SA de CV ("ARI"). Underwriters MGA does business with ARI entirely by contract, pursuant to which ARIMEX acts as third-party which sells insurance policies in Mexico. Underwriters MGA does not have any ownership interest in ARIMEX. Underwriters MGA does not operate ARIMEX. No officers, directors or employees of Underwriters MGA act as officers, directors or employees of ARIMEX. Underwriters MGA has no ability to control the conduct of ARIMEX or its employees.

15. Under the PMA, Underwriters MGA was entitled to a percentage of the proceeds of ALMEX's, ARIMEX's or ARI's sales of ASI insurance policies in Mexico.

16. Underwriters MGA has not, and does not, receive copies of ASI policies issued or renewed by third-party Mexican brokers until approximately thirty (30) to forty-five (45) days after their issuance or renewal of such policies. Accordingly, Underwriters MGA could not expect to receive copies or policies issued or renewed on January 23, 2008 in the ordinary course of business until some time between February 22, 2008 and March 6, 2008.

17. Underwriters MGA could not, and did not, sell any ASI insurance policy in Mexico at any time.

18. Late in the day on January 23, 2008, I received for the first time a copy of the Temporary Restraining Order ("TRO") entered in connection with this action. The TRO indicated that the Court entered the TRO on January 22, 2008.

19. Although Underwriters MGA did not have sufficient time to retain counsel in connection with the hearing held on January 22, 2008, Underwriters MGA learned of certain

aspects of the TRO, and learned that the TRO prohibited Underwriters MGA, or any of its agents, from selling ASI insurance policies.

20. Because Underwriters MGA has never sold ASI insurance policies, Underwriters MGA was already in compliance with that provision of the TRO.

21. Upon learning of the TRO on January 22, 2008, Daniel Hernandez, Director of Operations for NAFTA, immediately notified each of the three third-party brokers with whom Underwriters MGA contracted to sell insurance policies in Mexico to instruct them that (emphasis in original):

“[A]ll portions of the Non-Resident Program written through [ASI] are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

“Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. **Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or [Underwriters MGA].**

22. Mr. Hernandez sent this identical notification, in both English and Spanish, on January 22, 2008 to each of the three third-party insurance brokers, ARI (Tab A hereto); ALMEX (Tab B hereto); and ARIMEX (Tab C hereto).

23. As a precaution, Mr. Hernandez also sent a “2nd Notification,” with the same notification, in both English and Spanish, on January 28, 2008 to each of the three third-party insurance brokers, ARI (Tab D hereto); ALMEX (Tab E hereto); and ARIMEX (Tab F hereto).

24. In accordance with the TRO, Mr. Hernandez also sent to each of ARIMEX, ALMEX and ARI a request for each of them to send copies of “all ASI policies issued or

renewed since December 31, 2007 as soon as possible." Those notifications were both in English and Spanish. (See Tabs G, H and I, respectively.)

25. I have carefully reviewed and am familiar with the February 11, 2008 Declaration of Stephen Bosy (the "Bosy Declaration") that ASI has filed in connection with its February 11 "Motion For Rule To Show Cause." I have also reviewed in detail the attachments to the Bosy Declaration which appear to be "Certificates of Insurance" issued at various times.

26. Neither Underwriters MGA, nor any of Underwriters MGA's employees, issued any of the purported "Certificates of Insurance" attached to the Bosy Declaration.

27. Specifically, each of the nine (9) purported "Certificates of Insurance" at Tab A of the Bosy Declaration states that it was issued by ARIMEX, a third-party over which Underwriters MGA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ARIMEX issued them in violation of Mr. Hernandez' express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

28. Indeed, since each of those purported "Certificates of Insurance" indicates that it was issued in Mexico, Underwriters MGA could not have issued them because it was not legally authorized to conduct business in Mexico.

29. I am familiar with the form that is the basis of the purported "Certificates of Insurance" included at Tab A of the Bosy Declaration. Underwriters MGA did not create that form. To the best of my knowledge, ARIMEX, and not Underwriters MGA, created that form.

30. While the form "Certificates of Insurance" at Tab A of the Bosy Declaration has an image of what appears to be Mr. Hernandez, that image is part of the pre-printed portion of the "Certificate of Insurance" form.

31. I did not personally sign any of the purported "Certificates of Insurance" at Tab A of the Bosy Declaration.

32. The form "Certificates of Insurance" included at Tab A of the Bosy Declaration includes a notation at the bottom right-hand corner which states: "THIS CERTIFICATE OF INSURANCE WILL NOT BE AVAILABLE AFTER 01/08/2008." This notation is typical on such certificates, because brokers periodically update and issue revised forms in order to assure that they reflect current information.

33. I am fluent in Spanish, and the practice with forms such as ARIMEX's "Certificate of Insurance" that includes passages in Spanish is to denote numeric dates by placing the day first; followed by the month; followed by the year. The notation "01/08/2008" is therefore a reference to the date August 1, 2008. It does not refer to the date of January 8, 2008.

34. I have also reviewed in detail the two (2) purported "Certificates of Insurance" included at Tab B of the Bosy Declaration.

35. Each of those purported "Certificates of Insurance" was issued by ALMEX, a third-party over which Underwriters MGA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ALMEX issued them in violation of Mr. Hernandez' express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

36. Since each of those purported "Certificates of Insurance" indicates that it was issued in Mexico, Underwriters MGA could not have issued them because it was not legally authorized to conduct business in Mexico.

37. I do not recognize the preprinted signature at the bottom of the purported "Certificates of Insurance" at Tab B of the Bosy Declaration. It is not my signature.

38. I have also reviewed in detail the two (2) purported "Certificates of Insurance" included at Tab C of the Bosy Declaration, including the purported "Certificate of Insurance" attached to the February 7 Adame Affidavit included in Tab C.

39. Each of those purported "Certificates of Insurance" indicates that it was issued by ARIMEX, a third-party over which Underwriters MGA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ARIMEX issued them in violation of Mr. Hernandez' express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

40. Indeed, since each of those purported "Certificates of Insurance" indicates that they were issued in Mexico, Underwriters MGA could not have issued them because it was not legally authorized to do so.

41. While the form "Certificates of Insurance" at Tab C of the Bosy Declaration has an image of what appears to be Mr. Hernandez' signature, that image is a part of the pre-printed portion of the "Certificate of Insurance" form.

42. I did not personally sign any of the purported "Certificates of Insurance" at Tab C of the Bosy Declaration.

43. I have also reviewed the document attached to the Adame Affidavit which bears the title "Non-Resident Personal Automobile Insurance Policy." That document appears to me to be the "policy jacket" of an insurance policy which states the policy's terms and conditions.

44. The policy jacket indicates that, if it relates to an actual insurance policy, that the policy was issued by ARIMEX and not Underwriters MGA.

45. Underwriters MGA's name, and an image of my signature, appears on the preprinted forms included in the purported "Certificates of Insurance" included at Tabs A and C

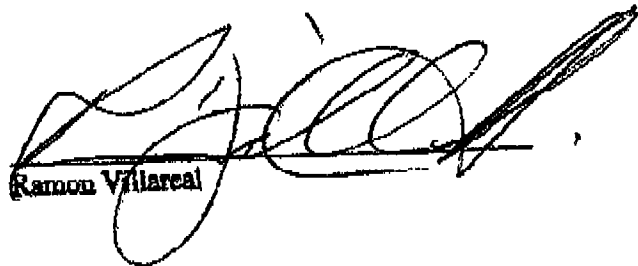
of the Bosy Declaration. While Underwriters MGA did not prepare them, the reason that Underwriters MGA's name and my signature appear on those forms is because Underwriters MGA was authorized by ASI, pursuant to the PMA, to contract third-party insurance brokers to sell ASI insurance in Mexico. Those third-party insurance brokers need to know the identity of the Managing General Agent with respect to insurance policies sold, in case there is a complaint with respect to the policy. Since Underwriters MGA is the Managing General Agent, its name and an image of my signature frequently appears on certificates of insurance.

46. Additionally, Underwriters MGA is responsible for managing ASI insurance policies sold by third-party insurance brokers in Mexico. Insurance coverage only exists from the point at which insured Mexican nationals cross the border into the United States. If an insurance claim arises after a motorist enters the United States, Underwriters MGA is responsible for managing the claim. The purpose of including Underwriters MGA's name, and my signature, on Certificates of Insurance is to provide such drivers with contact information in the event a claim arises.


47. Underwriters MGA has not sold any ASI insurance policy in Mexico at any time since December 31, 2007.

48. Underwriters MGA has used its best efforts in an attempt to assure that no third-party insurance broker sold ASI insurance policies in connection with the PSA at any time from January 22, 2008 through the date hereof.

49. Underwriters MGA has used its best efforts in an attempt to obtain copies of any ASI insurance policies issued or renewed in Mexico from December 31, 2007 through the date hereof.


Ramon Villareal

SUBSCRIBED and SWORN to
before me this 14th day of
February, 2008.


Notary Public



#1481401v1

TAB A



January 22, 2008

Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez", is written over a horizontal line.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Asesores de Riesgos Internacionales, SA de CV

Calle 5ta
Zona Centro
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernández", written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB B



January 22, 2008

Seguros Almex, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Attn: Lic. Jose Raygoza Ambriz

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

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Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Seguros Almex, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas México

At'n: Lic. Jose Raygoza Ambriz

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa American Service Insurance Company ("ASI") son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez".

Daniel T. Hernandez
Director de Operaciones

TAB C



January 22, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

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Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Asesores de Riesgos Internacionales de México, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardín
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa American Service Insurance Company ("ASI") son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernández", written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB D



January 28, 2008

Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program 2nd Notification

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

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Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes **2do Aviso**

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernández", written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB E



January 28, 2008

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Attn: Lic. Jose Raygoza Ambriz

Re: Suspension of Non-Resident Program 2nd Notification

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

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Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas México

At'n: Lic. Jose Raygoza Ambriz

Re: Suspensión del Programa de No-Residentes 2do Aviso

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

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Daniel T. Hernández
Director de Operaciones

TAB F



January 28, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program **2nd Notification**

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

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Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Asesores de Riesgos Internacionales de México, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardín
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes 2do Aviso

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.

Atentamente,

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Daniel T. Hernández
Director de Operaciones

TAB G



FACSIMILE TRANSMITTAL SHEET

TO:	Marketing / Underwriting	FROM:	Daniel T. Hernandez
COMPANY:	ARIMEX	DATE:	Friday, February 08, 2008
FAX NUMBER:	011-52-868-816-72-20	TOTAL NO. OF PAGES INCLUDING COVER:	3
PHONE NUMBER:	011-52-868-816-72-20	SENDER'S EMAIL ADDRESS:	dthernandez@naftageneral.com
RE:	ASI Information		

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

NOTICE: PRIVILEGED AND/OR CONFIDENTIAL INFORMATION:

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P.O. BOX 4532, BROWNSVILLE, TX 78523-4532 TEL: (956) 546-8141 FAX: (956) 546-8136



February 8, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX) ,
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Asesores de Riesgos Internacionales, SA de CV (ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico


Re: ASI Documentation


Please provide a copy of all ASI policies issued or renewed since December 31, 2007 as soon as possible. Have the policies sent overnight delivery to:

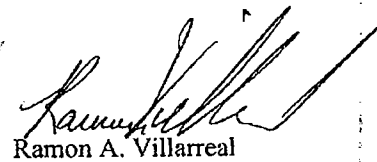
Daniel T. Hernandez
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Boulevard
Brownsville, Texas 78521

As always, your prompt attention to this extremely important matter is greatly appreciated. Feel free to contact Daniel T. Hernandez at (956) 546-8141 for any verification.

Sincerely,


Daniel T. Hernandez
Nafta General Agency


Ramon A. Villarreal
Underwriters MGA
By DANIEL HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL


Ramon A. Villarreal
Individually
By DANIEL HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL



NAFTA
GENERAL AGENCY, INC.

Brownsville, Texas, E.U.A. a 8 de febrero del 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX)

2da y Alehlies

Colonia Jardin

Matamoros, Tamaulipas Mexico

Almex Seguros, SA de CV

6 Y Herrera #1617 Local 9

Matamoros, Tamaulipas Mexico

Asesores de Riesgos Internacionales, SA de CV (ARI)

Calle 5ta Y Morelos 110 Esq.

Zona Centro

Matamoros, Tamaulipas Mexico

Re: Documentación de ASI

Solicitamos lo antes posible copia de todas las pólizas de ASI o que se hayan renovado a partir de Diciembre 31 del 2007. Favor de enviar las copias de las pólizas inmediatamente a:

Daniel T. Hernández

Director of Operations

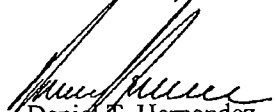
Nafta General Agency, Inc.


594 Jose Marti Blvd.


Brownsville, Texas 78521

Como siempre apreciamos su inmediata atención. Para mayor información puede contactar a Daniel T. Hernández en el teléfono (956) 546 - 8141.

Atentamente,


Daniel T. Hernandez
Nafta General Agency


Ramon A. Villarreal
Underwriters MGA
*By Daniel Hernandez
ON BEHALF OF
RAMON A. VILLARREAL*


Ramon A. Villarreal
Individualmente
*By Daniel Hernandez
ON BEHALF OF
RAMON A. VILLARREAL*

TAB H



FACSIMILE TRANSMITTAL SHEET

TO:	Marketing / Underwriting	FROM:	Daniel T. Hernandez
COMPANY:	ALMEX	DATE:	Friday, February 08, 2008
FAX NUMBER:	011-52-868-813-04-30	TOTAL NO. OF PAGES INCLUDING COVER:	3
PHONE NUMBER:	011-52-868-813-04-30	SENDER'S EMAIL ADDRESS:	dthernandez@naftageneral.com
RE:	ASI Information		

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

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February 8, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX)
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Matamoros, Tamaulipas Mexico

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Asesores de Riesgos Internacionales, SA de CV (ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

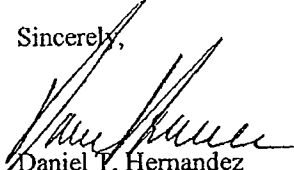
Re: ASI Documentation

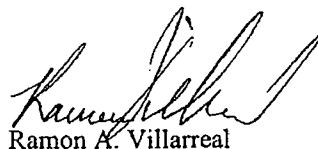
Please provide a copy of all ASI policies issued or renewed since December 31, 2007 as soon as possible. Have the policies sent overnight delivery to:


Daniel T. Hernandez
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Boulevard
Brownsville, Texas 78521

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AFTA
GENERAL AGENCY, INC.

Brownsville, Texas, E.U.A. a 8 de febrero del 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX)
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Matamoros, Tamaulipas Mexico

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Matamoros, Tamaulipas Mexico

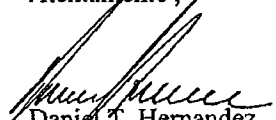
Re: Documentación de ASI


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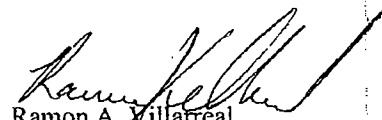
Daniel T. Hernández
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Blvd.
Brownsville, Texas 78521

Como siempre apreciamos su inmediata atención. Para mayor información puede contactar a Daniel T. Hernández en el teléfono (956) 546 - 8141.

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TAB I



FACSIMILE TRANSMITTAL SHEET

TO:	Marketing / Underwriting	FROM:	Daniel T. Hernandez
COMPANY:	ARI	DATE:	Friday, February 08, 2008
FAX NUMBER:	011-52-868-812-39-17	TOTAL NO. OF PAGES INCLUDING COVER:	3
PHONE NUMBER:	011-52-868-812-39-17	SENDER'S EMAIL ADDRESS:	dthernandez@naftageneral.com
RE:	ASI Information		

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NOTES/COMMENTS:

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February 8, 2008

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Zona Centro
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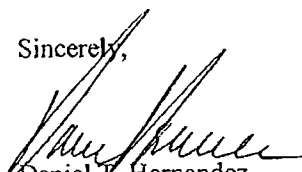
Re: ASI Documentation

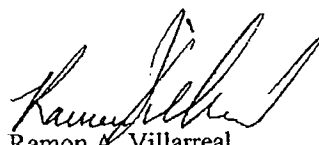
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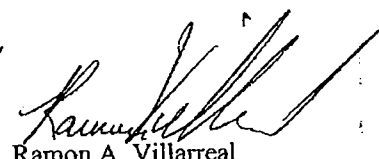
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Brownsville, Texas, E.U.A. a 8 de febrero del 2008

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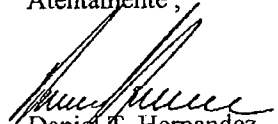
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